



UNITED STATES DEPARTMENT OF COMMERCE
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SERIAL NUMBER	FILING DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NO.
09/694,191	10/23/00	Walker et al.	

EXAMINER	
H. Souph	
ART UNIT	PAPER NUMBER
3621	11

DATE MAILED:

EXAMINER INTERVIEW SUMMARY RECORD

All participants (applicant, applicant's representative, PTO personnel):

- (1) Michael Downs (3) _____
(2) Hyung Souph (4) _____

Date of interview 7/17/02

Type: ☐ Telephonic ☒ Personal (copy is given to ☐ applicant ☒ applicant's representative).

Exhibit shown or demonstration conducted: ☐ Yes ☒ No. If yes, brief description: _____

Agreement ☐ was reached with respect to some or all of the claims in question. ☒ was not reached.

Claims discussed: claims 15 & 18

Identification of prior art discussed: Wong et al. (US PAT. 5,913,203) & Vizcaino (US PAT. 5,317,636).

Description of the general nature of what was agreed to if an agreement was reached, or any other comments: Mr. Downs pointed out that ^{the} Wong reference does not suggest either using the pseudo cash unit as an account identifier or in place of another account identifier. and (2) there is no motivation or suggestion to combine above two references, since Vizcaino appears to suggest the use of an account number and verification number. The Examiner will reconsider these points upon receiving the formal amendment.

(A fuller description, if necessary, and a copy of the amendments, if available, which the examiner agreed would render the claims allowable must be attached. Also, where no copy of the amendments which would render the claims allowable is available, a summary thereof must be attached.)

Unless the paragraphs below have been checked to indicate to the contrary, A FORMAL WRITTEN RESPONSE TO THE LAST OFFICE ACTION IS NOT WAIVED AND MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW (e.g., items 1-7 on the reverse side of this form). If a response to the last Office action has already been filed, then applicant is given one month from this interview date to provide a statement of the substance of the interview.

☒ It is not necessary for applicant to provide a separate record of the substance of the interview.

☐ Since the examiner's interview summary above (including any attachments) reflects a complete response to each of the objections, rejections and requirements that may be present in the last Office action, and since the claims are now allowable, this completed form is considered to fulfill the response requirements of the last Office action.

[Signature]
Examiner's Signature